

Fill in this information to identify the case:

Debtor1 Ivette Pigatt

Debtor 2 Andre Pigatt
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PENNSYLVANIA
(State)

Case number 5:14-bk-00292-RNO

Form 4100R
Response to Notice of Final Cure

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity, but solely as trustee for Bronze Creek Title Trust 2013-NPL1

Court claim no. (if known): 31

Last 4 digits of any number you use to identify the debtor's account: 8974

Property address: 2687 A FOX FARM RD
Number Street
GOULDSBORO, Pennsylvania 18424
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full amount required to cure the prepetition default on the creditor's claim

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM/DD/YYYY

☒ Creditor states that the debtors are not current on all postpetition payments consistent with § 1322 (b)(5) of the Bankruptcy Code, including all fees charges expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: (a) \$2523.36
b. Total suspense: - (b) \$1255.94
c. Total. Subtract lines a and b. (c) \$ 1267.42

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

2/1/2019
MM/ DD/ YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☒ all payments received;
☒ all fees, costs, escrow, and expenses assessed to the mortgage; and
☒ all amounts the creditor contends remain unpaid

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim

Check the appropriate box:

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Sindi Mncina
Signature

Date 3/07/2019

Print Sindi Mncina
First Name Middle Name Last Name Title Authorized Agent

Company RAS Crane LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 10700 Abbott's Bridge Rd., Suite 170
Number Street

Duluth, GA 30097
City State ZIP Code

Contact 470- 321-7112 Email: smncina@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on March 7, 2019, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via CM/ECF or United States Mail to the following parties:

Timothy B. Fisher, II
Fisher and Fisher Law Offices
PO Box 396
525 Main Street
Gouldsboro, PA 18424

Ivette Pigatt
265 Fox Farm Road
Clifton Township, PA 18424

Andre Pigatt
265 Fox Farm Road
Clifton Township, PA 18424

Charles J DeHart, III (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

RAS Crane LLC
10700 Abbott's Bridge Rd., Suite 170
Duluth, GA 30097
Telephone: 470- 321-7112

By: /s/ Sindi Mncina
Email: smncina@rascrane.com

